

**Information to identify the case:**

Debtor 1	Ramesh Ramjiawan	Social Security number or ITIN xxx-xx-0660
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-18164-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ramesh Ramjiawan

6/7/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Ramesh Ramjiawan  
Debtor

Case No. 18-18164-CMG  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 21

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

db	+Ramesh Ramjiawan, 7 Spring Drive, Dayton, NJ 08810-1635
cr	+DITECH FINANCIAL LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+Nationstar Mortgage LLC d/b/a Mr. Cooper as servic, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
517473263	+Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
517473264	+Byl Svc, 301 Lacey St, West Chester, PA 19382-3727
517473265	+Caliber Home Loans Inc., PO Box 650856, Dallas, TX 75265-0856
517473268	Fay Servicing, PO Box 619063, Dallas, TX 75261-9063
517473270	+Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517473274	+Middlesex County Special Civil Part, P.O. Box 1146, New Brunswick, NJ 08903-1146
517473275	+New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
517473276	+Nstar/cooper, 350 Highland Dr, Lewisville, TX 75067-4177
517473277	+Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
517473278	Shellpoint Mortgage, PO Box 740039, Cincinnati, OH 45274-0039
517517650	+U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue Suite 100, Boca Raton fl 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 08 2019 00:22:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 08 2019 00:22:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517473266	+E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 08 2019 00:23:07 Caliber Home Loans, In, 13801 Wireless Way, Oklahoma City, OK 73134-2500
517473267	+E-mail/Text: bankruptcy.bnc@ditech.com Jun 08 2019 00:21:51 Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
517473272	EDI: IRS.COM Jun 08 2019 03:53:00 Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
517477298	+EDI: RMSC.COM Jun 08 2019 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517473279	EDI: USBANKARS.COM Jun 08 2019 03:53:00 U.S. BANK NATIONAL ASSOCIATION, 425 Walnut St., Cincinnati, OH 45202

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	+U.S. Bank Trust, N.A., as Trustee for LSF9 Master, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517473273*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, P.O. Box 9052, Andover, MA 01810)
517473271*	+Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517473269	##+Fein, Such, Kahn, Shepard, 7 Century Drive, Parsippany, NJ 07054-4673

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 21

Date Rcvd: Jun 07, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com;frost@remote7solutions.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for Federal Home Loan Mortgage Corporation, as trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2017-2, as owner of the Related cmecf@sternlav.com  
Kevin Gordon McDonald on behalf of Creditor U.S. ROF IV Legal Title Trust 2015-1, by U.S. Bank National Association, as Legal Title Trustee kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin M. Buttery on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust bkyefile@rasflaw.com  
Laura M. Egerman on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust bkyecf@rasflaw.com, bkyecf@rasnj.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
R. A. Lebron on behalf of Creditor FAY SERVICING LLC, as servicer for U.S. ROF IV LEGAL TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor PLANET HOME LENDING, LLC, as servicer for HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF CAM XIX TRUST bankruptcy@feinsuch.com  
Shauna M Deluca on behalf of Creditor DITECH FINANCIAL LLC sdeluca@rasflaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Yakov Rudikh on behalf of Debtor Ramesh Ramjiawan yrudikh@gmail.com, rudikhlawgroup@gmail.com;mrudikh@gmail.com;zkl313@gmail.com;R61945@notify.bestcase.com  
TOTAL: 11